

Colchester Town and Board of Education

Experience Detail

through December 2021

Current Policy Year Experience

		Claims					
Month	Employees	Medical	Drug	Dental	Vision	Total Gross Claims	Gross Claims PEPM
July 2021	370	\$487,169	\$65,456	\$22,005	\$2,419	\$577,049	\$1,560
August 2021	374	\$262,507	\$41,682	\$29,376	\$2,598	\$336,163	\$899
September 2021	371	\$341,170	\$53,070	\$17,107	\$2,088	\$413,435	\$1,114
October 2021	373	\$383,072	\$101,022	\$21,090	\$1,608	\$506,792	\$1,359
November 2021	372	\$409,147	\$55,030	\$21,935	\$1,171	\$487,282	\$1,310
December 2021	372	\$380,936	\$70,080	\$12,548	\$1,901	\$465,464	\$1,251
Total	2,232	\$2,264,002	\$386,339	\$124,060	\$11,785	\$2,786,185	\$1,248

*Stop Loss Reimbursement Credit	(\$92,506)
Total Net Cost	\$2,693,679

Prior Policy Year Experience

		Claims					
Month	Employees	Medical	Drug	Dental	Vision	Total Gross Claims	Gross Claims PEPM
July 2020	357	\$505,337	\$51,312	\$28,114	\$1,349	\$586,112	\$1,642
August 2020	356	\$323,950	\$89,624	\$23,088	\$2,478	\$439,140	\$1,234
September 2020	359	\$417,301	\$72,951	\$22,057	\$1,615	\$513,923	\$1,432
October 2020	372	\$314,958	\$65,845	\$21,161	\$1,895	\$403,859	\$1,086
November 2020	368	\$357,289	\$75,872	\$18,406	\$1,833	\$453,399	\$1,232
December 2020	368	\$493,075	\$161,111	\$21,813	\$1,743	\$677,741	\$1,842
January 2021	362	\$368,884	\$87,855	\$22,204	\$2,076	\$481,018	\$1,329
February 2021	360	\$372,867	\$86,160	\$21,379	\$1,653	\$482,059	\$1,339
March 2021	358	\$508,831	\$102,070	\$20,256	\$1,819	\$632,975	\$1,768
April 2021	358	\$386,559	\$96,091	\$31,893	\$2,938	\$517,480	\$1,445
May 2021	359	\$385,011	\$95,158	\$21,007	\$2,750	\$503,927	\$1,404
June 2021	361	\$459,754	\$101,595	\$21,178	\$2,247	\$584,775	\$1,620
Total	4,338	\$4,893,815	\$1,085,643	\$272,556	\$24,395	\$6,276,409	\$1,447

*Stop Loss Reimbursement Credit	(\$449,370)
Total Net Cost	\$5,827,039

* Note: Only Medical and Rx claims apply to stop loss

Plan Expenses				Plan Cost Totals	
Admin Fees	Stop Loss Fees	Total Expenses	Expenses PEPM	Total Plan Cost	Plan Cost PEPM
\$15,166	\$70,085	\$85,252	\$230	\$662,301	\$1,790
\$15,330	\$70,843	\$86,173	\$230	\$422,336	\$1,129
\$15,207	\$70,275	\$85,482	\$230	\$498,917	\$1,345
\$15,289	\$70,654	\$85,943	\$230	\$592,735	\$1,589
\$15,248	\$70,464	\$85,713	\$230	\$572,995	\$1,540
\$15,248	\$70,464	\$85,713	\$230	\$551,176	\$1,482
\$91,490	\$422,785	\$514,275	\$230	\$3,300,460	\$1,479

\$91,490	\$422,785	\$514,275	\$230	\$3,207,954	\$1,437
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Plan Expenses					
Admin Fees	Stop Loss Fees	Total Expenses	Expenses PEPM	Total Plan Cost	Plan Cost PEPM
\$14,601	\$61,590	\$76,191	\$213	\$662,303	\$1,855
\$14,560	\$61,417	\$75,978	\$213	\$515,118	\$1,447
\$14,683	\$61,935	\$76,618	\$213	\$590,541	\$1,645
\$15,215	\$64,177	\$79,392	\$213	\$483,251	\$1,299
\$15,051	\$63,487	\$78,539	\$213	\$531,938	\$1,445
\$15,051	\$63,487	\$78,539	\$213	\$756,280	\$2,055
\$14,806	\$62,452	\$77,258	\$213	\$558,276	\$1,542
\$14,724	\$62,107	\$76,831	\$213	\$558,890	\$1,552
\$14,642	\$61,762	\$76,404	\$213	\$709,380	\$1,982
\$14,642	\$61,762	\$76,404	\$213	\$593,884	\$1,659
\$14,683	\$61,935	\$76,618	\$213	\$580,545	\$1,617
\$14,765	\$62,280	\$77,045	\$213	\$661,819	\$1,833
\$177,424	\$748,392	\$925,816	\$213	\$7,202,225	\$1,660

\$177,424	\$748,392	\$925,816	\$213	\$6,752,855	\$1,557
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